



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

JOHN H. KIEKHAEFER

SERIAL NO.: 09/675,912

FILED: September 29, 2000

FOR: TRANSPARENT/TRANSLUCENT  
FINANCIAL TRANSACTION CARD

Group Art Unit: 2876

Examiner: J. Fureman

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

**RESPONSE TO SECOND OFFICE ACTION**

In response to the Second Office Action mailed on January 16, 2003, Applicant hereby respectfully amends the subject application, as follows:

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on:

July 12, 2003  
(Date)

Walter W. Duft  
(Applicant, Assignee, Registered Representative)

[Signature]  
(Signature)

July 12, 2003  
Date of Signature

## **INTRODUCTORY COMMENTS**

This amendment is submitted in response to the Second Office Action mailed on January 16, 2002. The amendment utilizes the revised amendment format authorized by the Pre-OG Notice issued by the Office of Patent Legal Administration on January 31, 2003, entitled "Amendments In A Revised Format Now Permitted." In accordance with the revised format, the present amendment consists of this first section entitled "Introductory Comments," a second section entitled "Amendment to Claims," and a third and final section entitled "Remarks." Each section begins on a separate page.

As described more fully in the "Remarks" section below, objected-to claims 58-69, 81 and 85-90 have been rewritten in independent form, including all the limitations of the base claim and any intervening claims. Independent claim 74 is also being amended, along with dependent claims 75 and 78. Dependent claims 2-8, 17-23, 33, 35, 36, 39, 40-57, 70-73, 76, 77, 79 and 80 are being cancelled. By virtue of the present amendment, claims 1, 9-11, 15, 16, 24-26, 30-32, 34, 37, 38, 58-69, 74, 75, 78 and 81-90 remain in the application.

Reconsideration is hereby requested.